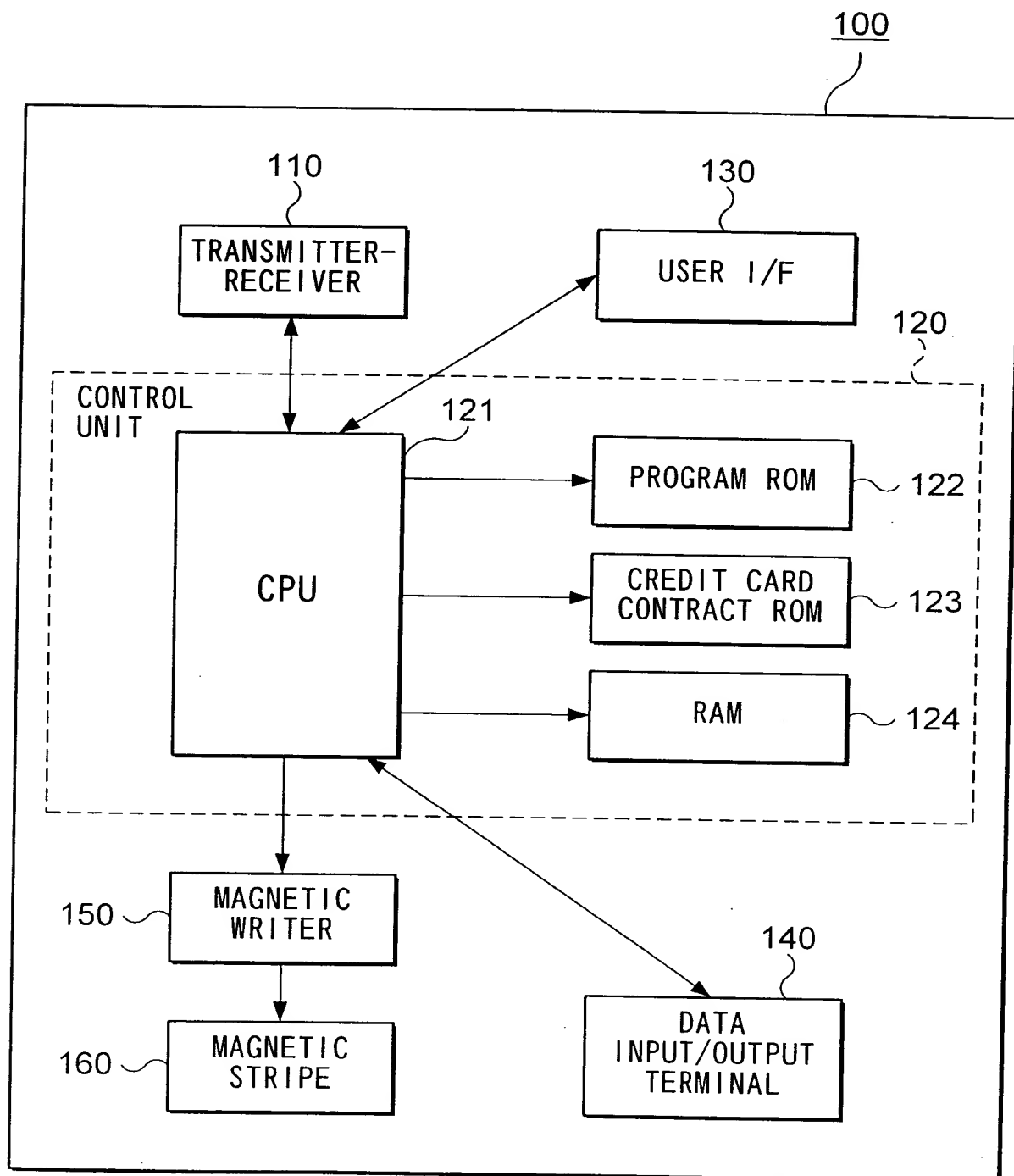


1/32

FIG. 1



2/32

FIG. 2

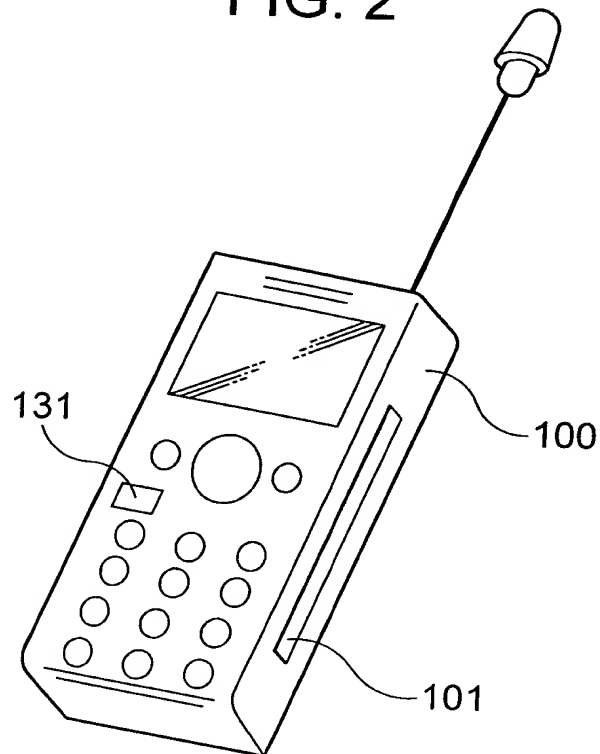
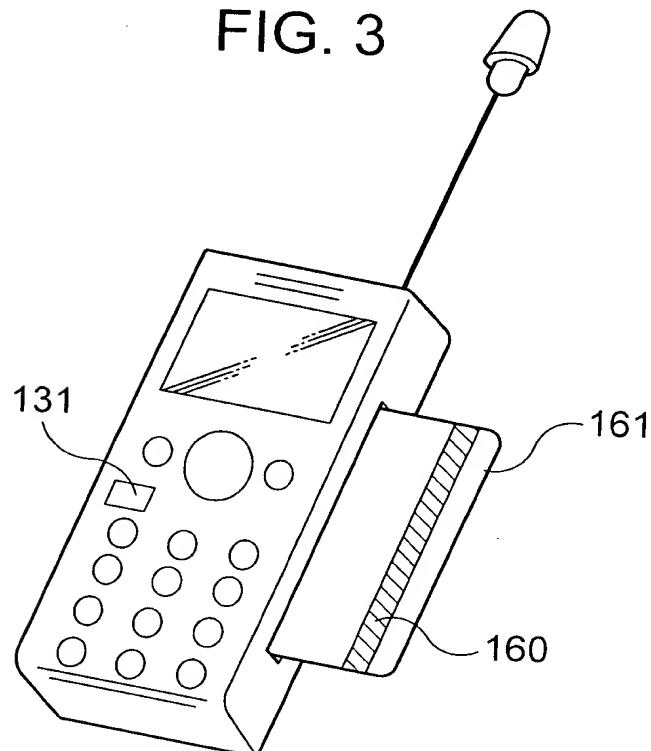
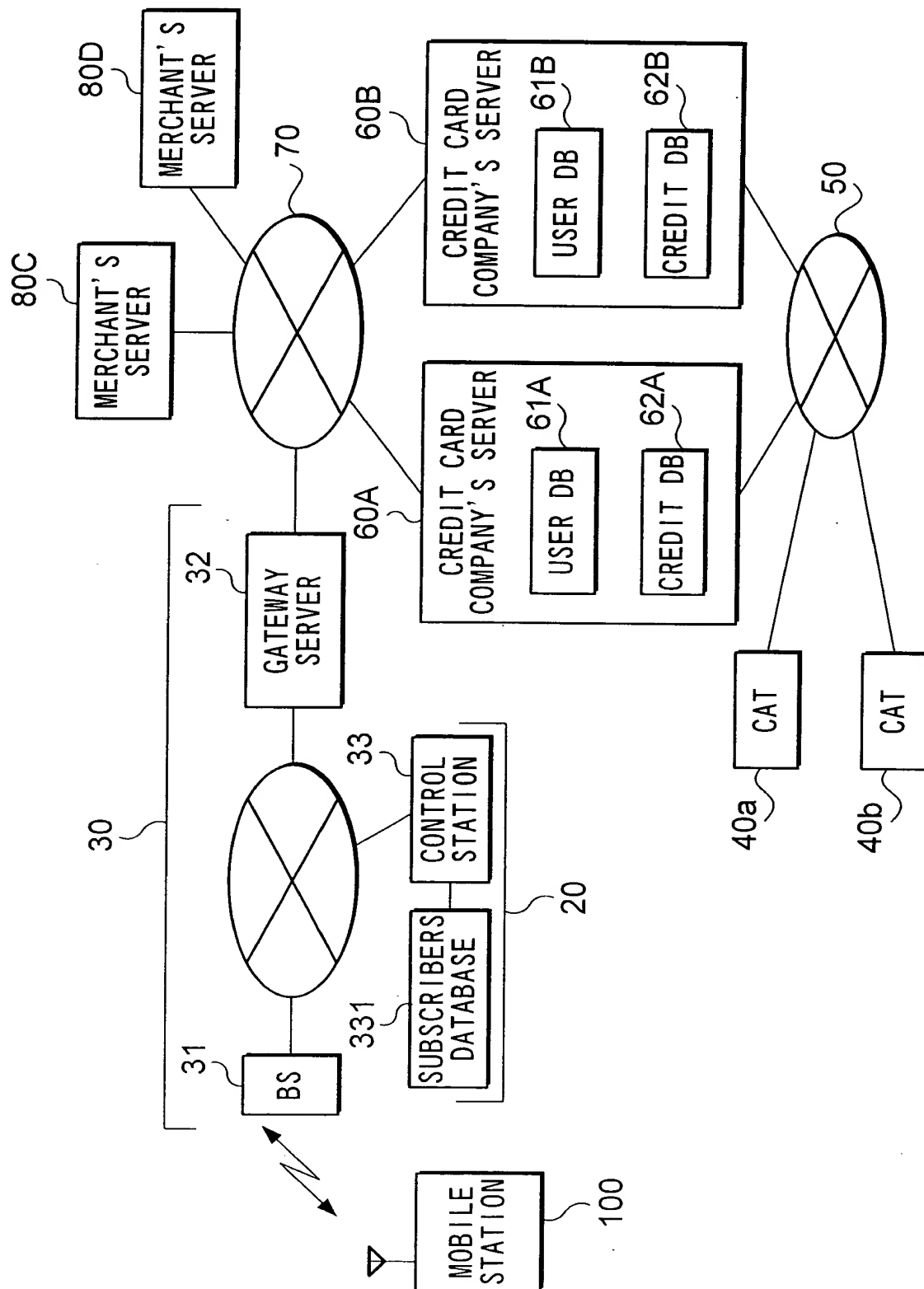


FIG. 3



3/32

FIG. 4



4/32

FIG. 5

331

TELEPHONE NUMBER	USER'S NAME	SEX	DATE OF BIRTH	DISABLEMENT INFORMATION
.....
.....
.....
.....
.....
.....
.....
.....

Takeshi Natsuno

6/32

FIG. 7

NAME	AGE	ADDRESS	PHONE NUMBER	EMPLOYMENT	ANNUAL INCOME	CARD NUMBER	EXPIRATION DATE	CREDIT LIMIT
.....
.....
.....
.....
.....
.....
.....
.....

F0323/3075

7/32

FIG. 8

USER NAME A				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....
.....
.....
.....
.....
.....
.....
.....
USER NAME B				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....
.....
.....
.....
.....
.....
.....
.....

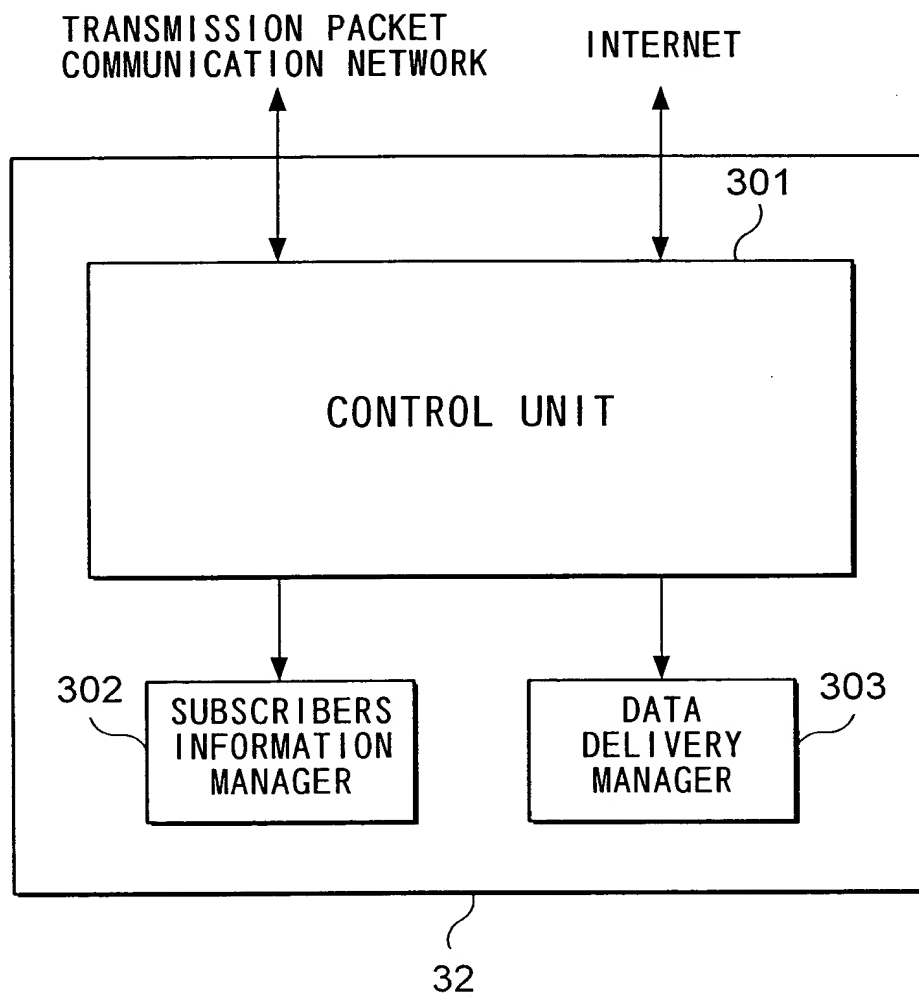
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FIG. 9

[illegible]

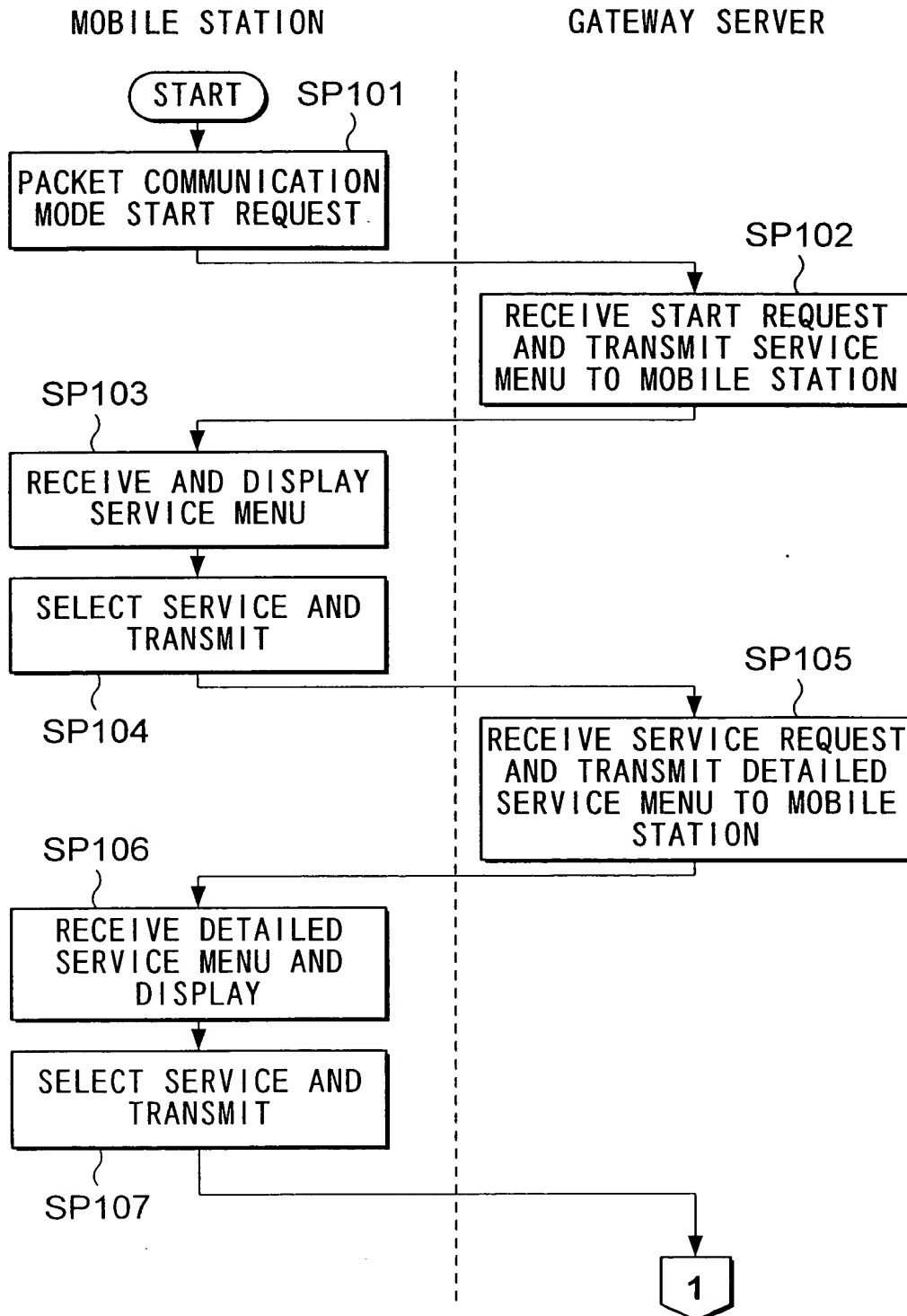
9/32

FIG. 10



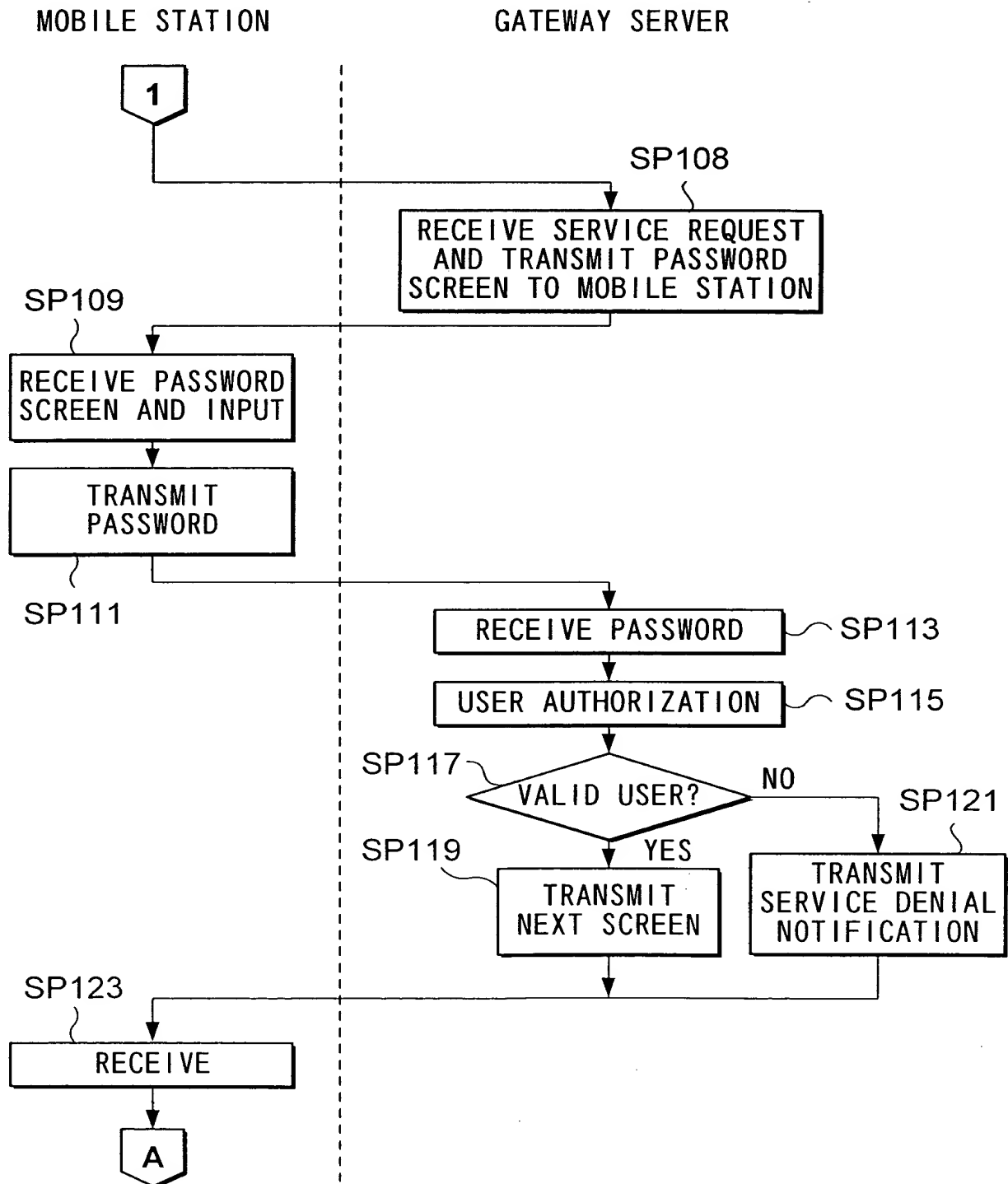
10/32

FIG. 11A



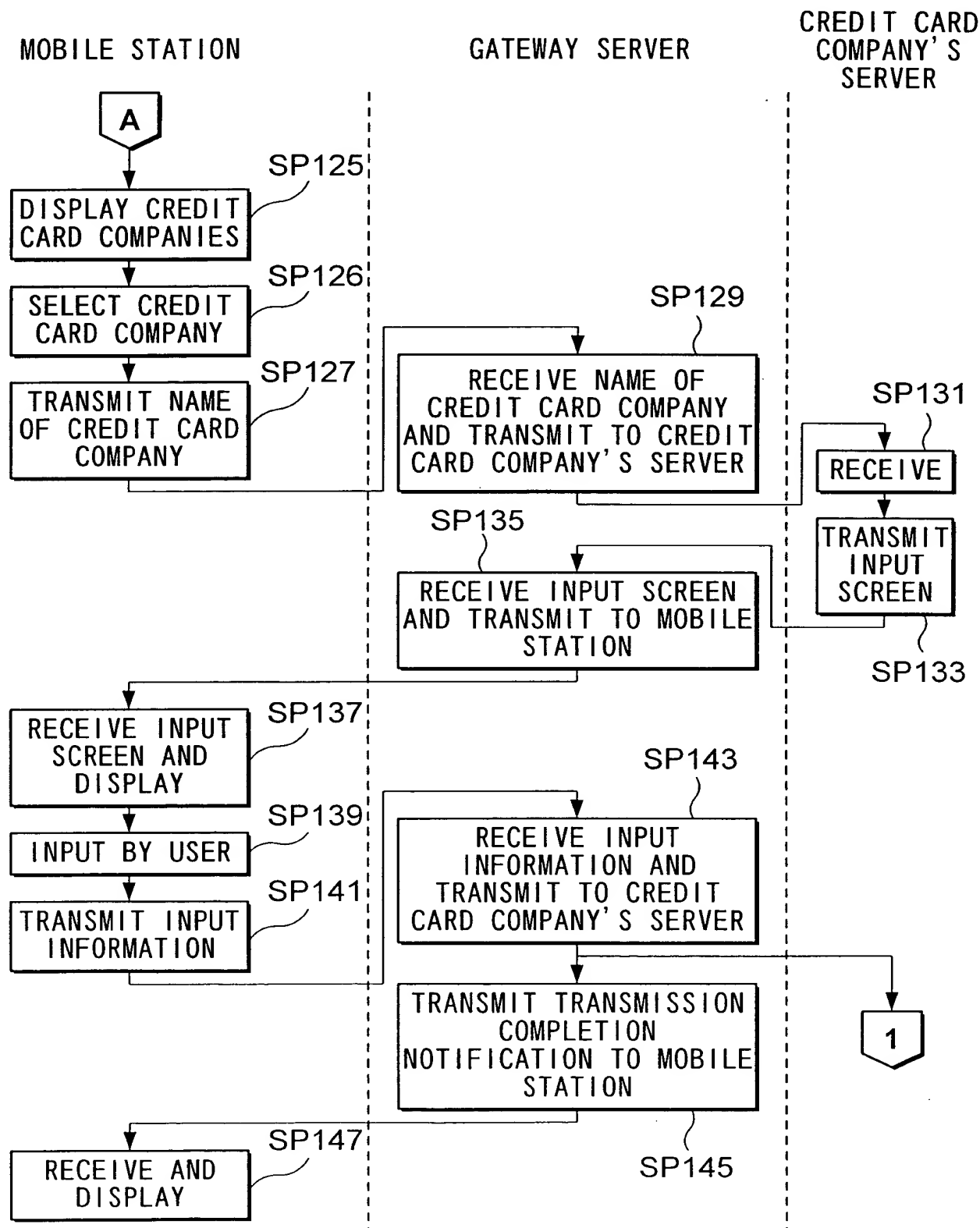
11/32

FIG. 11B



12/32

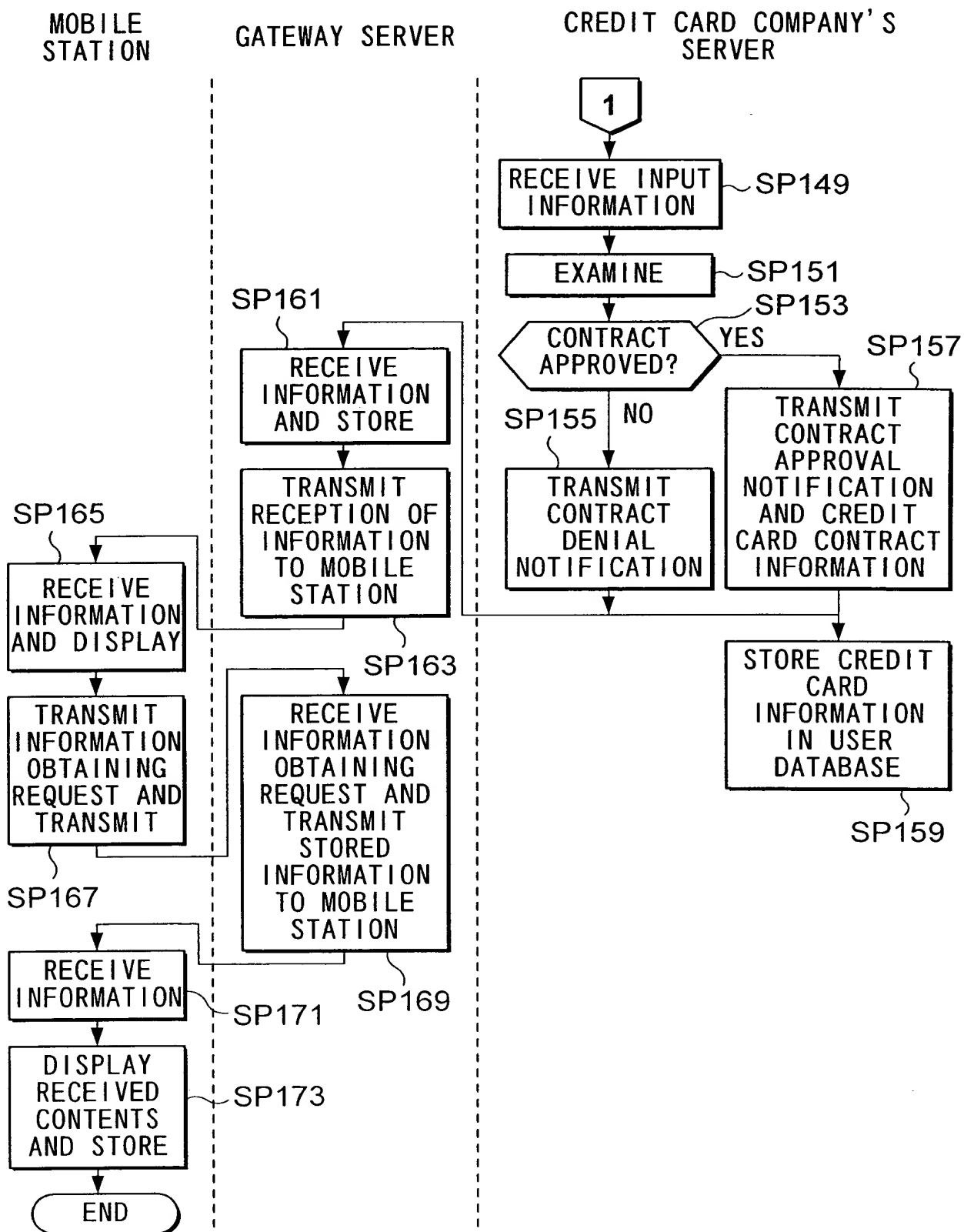
FIG. 12A



F0323/3075 09/890910

13/32

FIG. 12B



14/32

FIG. 13A

PLEASE SELECT A
SERVICE DESIRED

1. CREDIT
2. MOBILE BANKING
3. TRAVEL
- RESERVATION
4. ELECTRONIC MAIL

.....

FIG. 13B

1. CREDIT CONTRACT
2. CREDIT SHOPPING
3. CREDIT HISTORY
4. CREDIT RENEWAL
5. CREDIT CHANGE
6. CREDIT
CANCELLATION

FIG. 13C

PLEASE ENTER
THE PASSWORD

PASSWORD

FIG. 13D

PLEASE SELECT
A CREDIT CARD
COMPANY

1. COMPANY A
2. COMPANY B
3. COMPANY C

FIG. 13E

PLEASE ENTER

1. NAME
2. DATE OF BIRTH
3. ADDRESS

FIG. 13F

RECEIVED THE
APPLICATION.
THE RESULT WILL
BE NOTIFIED
LATER.

15/32

FIG. 13G



FIG. 13H



FIG. 13I

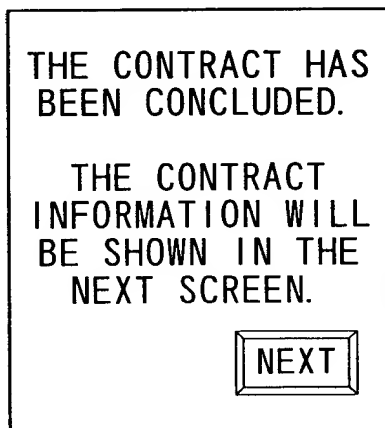
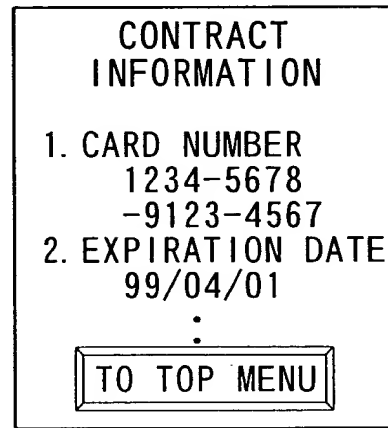
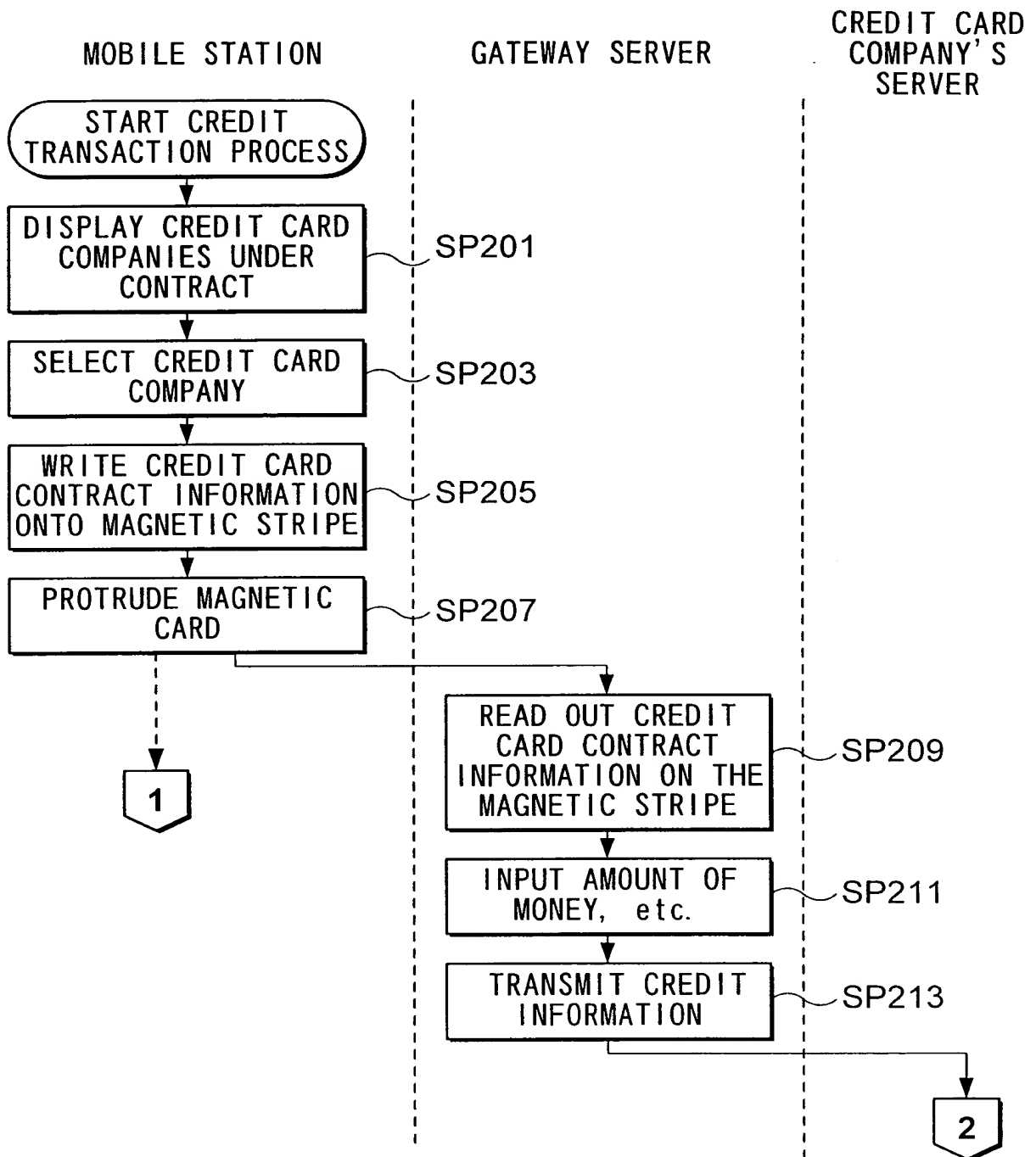


FIG. 13J



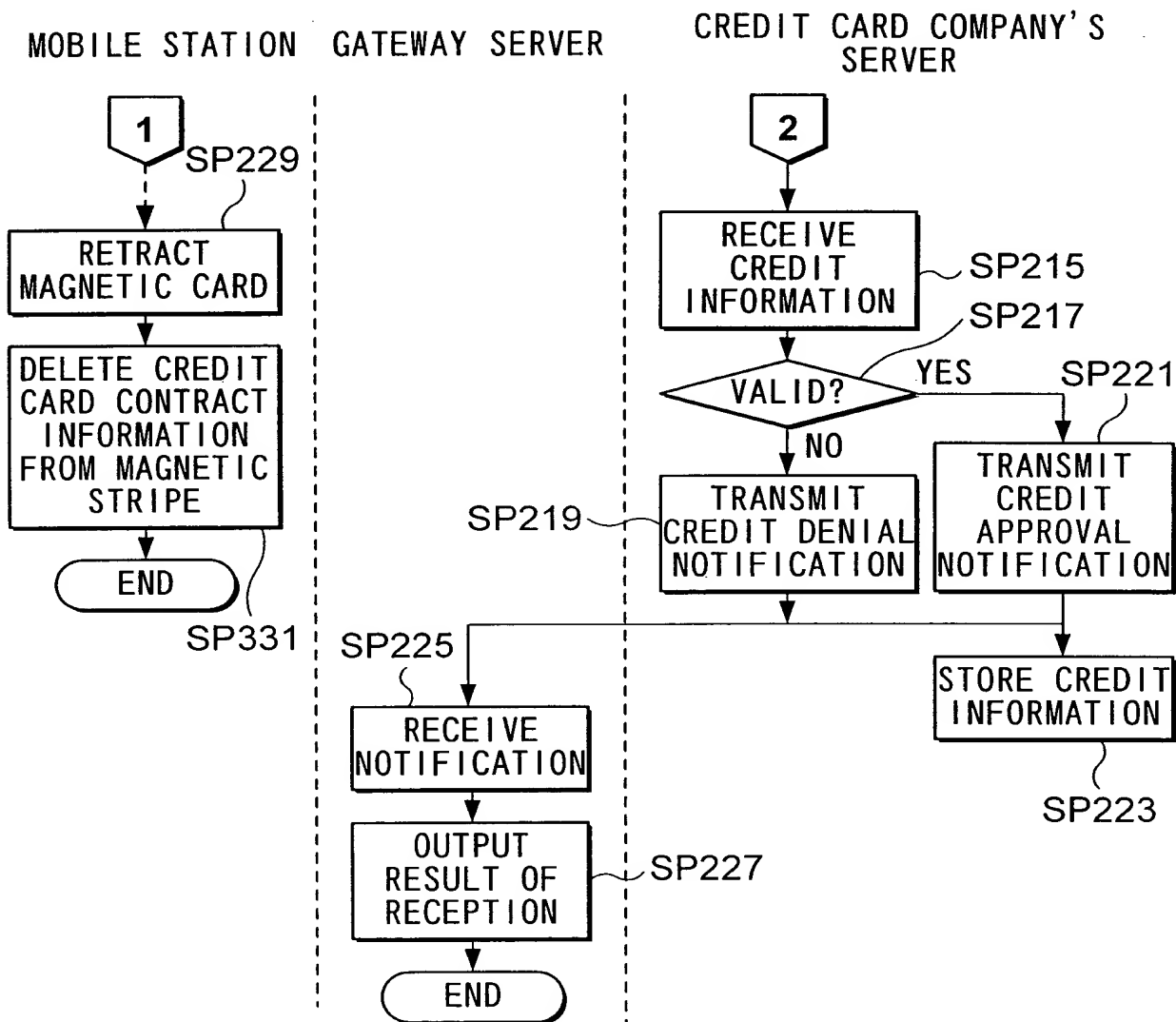
16/32

FIG. 14A



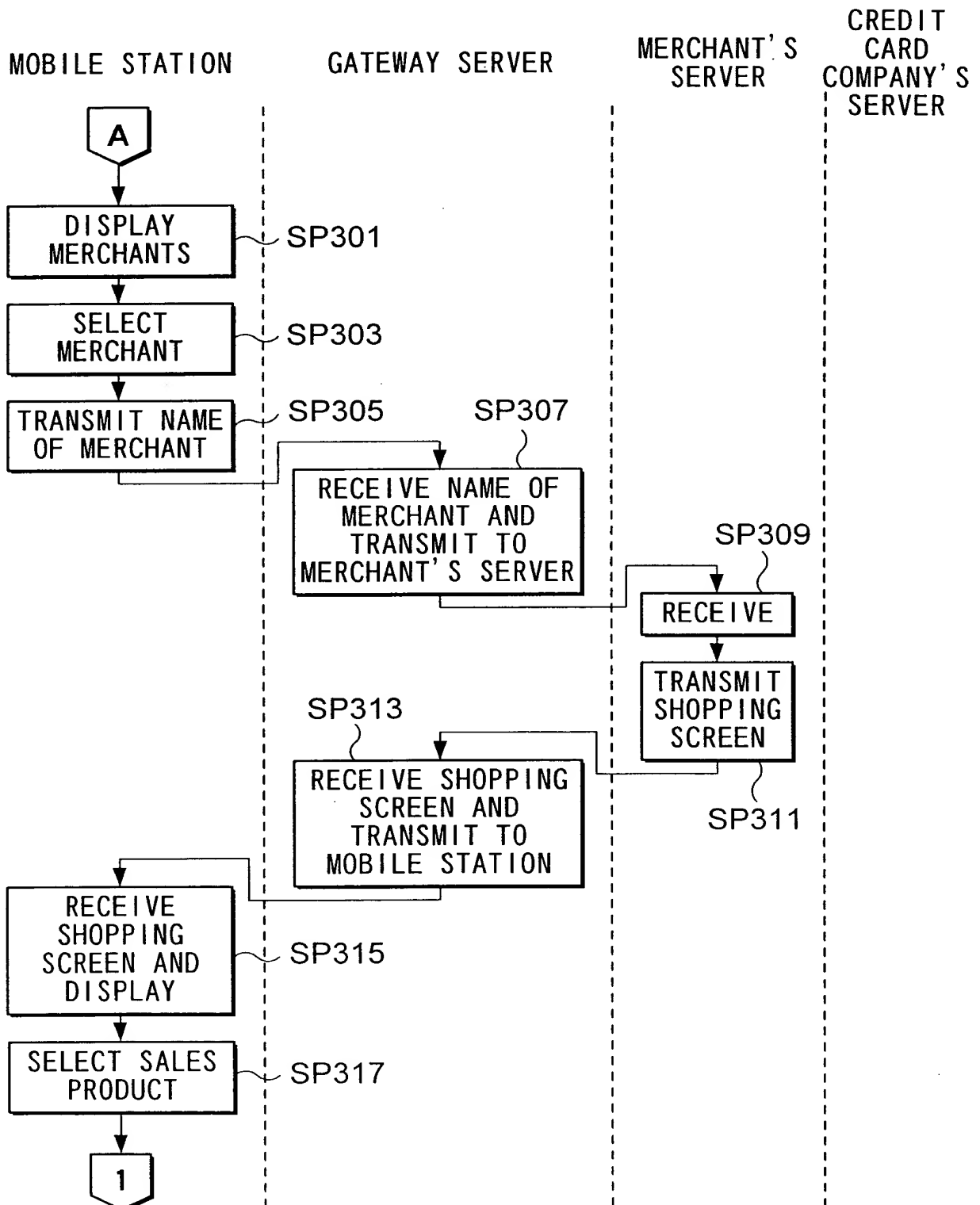
17/32

FIG. 14B



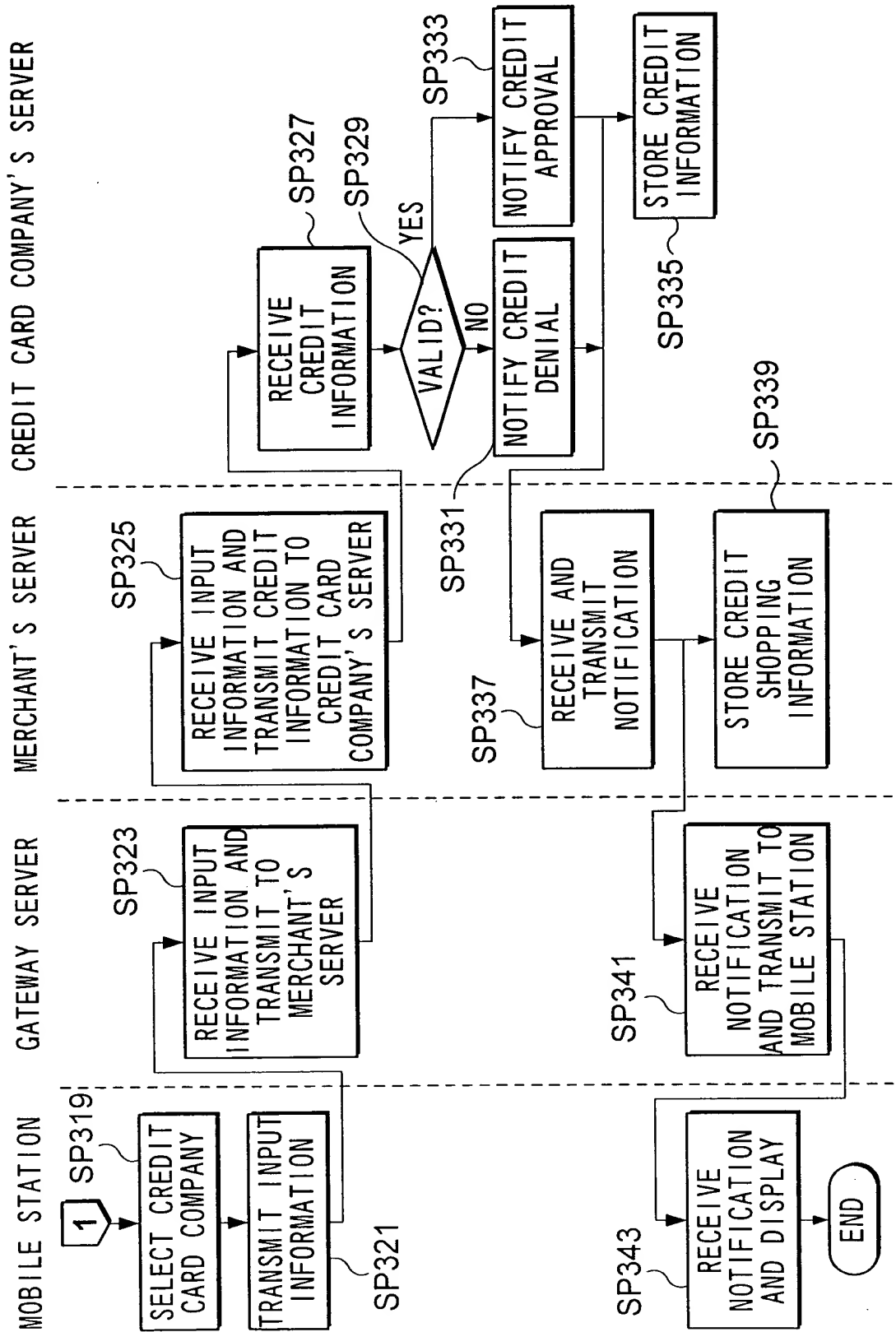
18/32

FIG. 15A



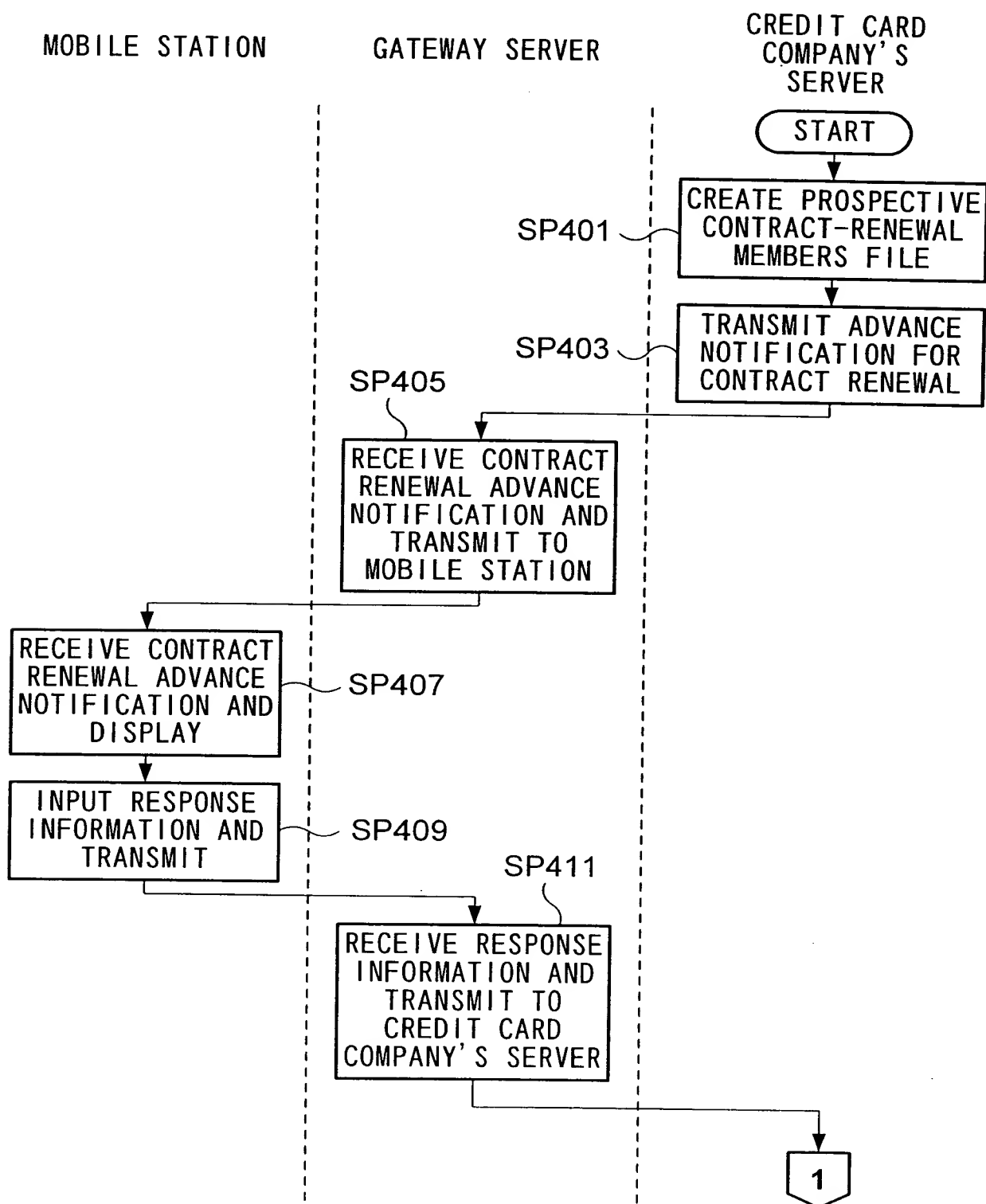
F0323/3075

FIG. 15B



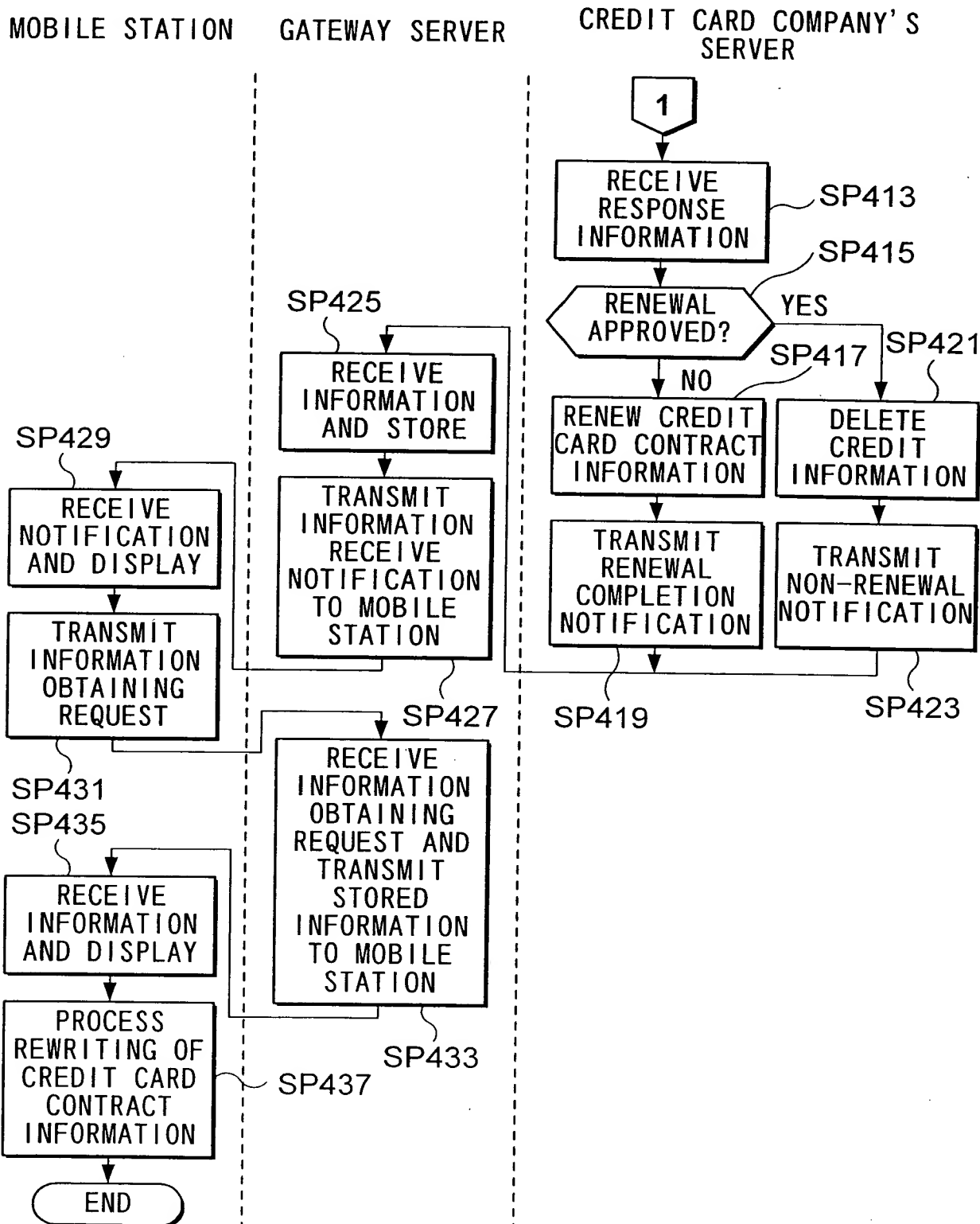
20/32

FIG. 16A



21/32

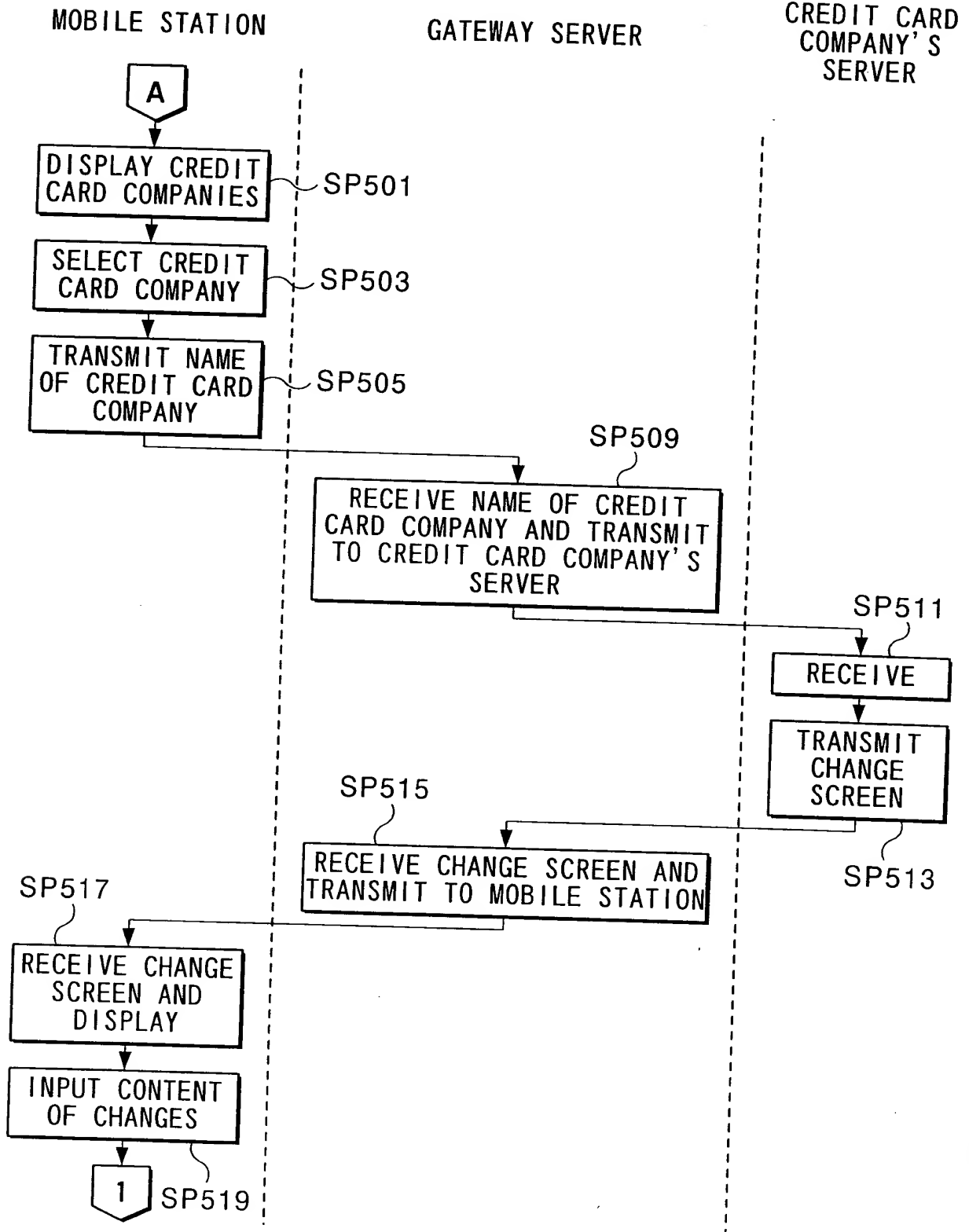
FIG. 16B



T090910-000001

22/32

FIG. 17A

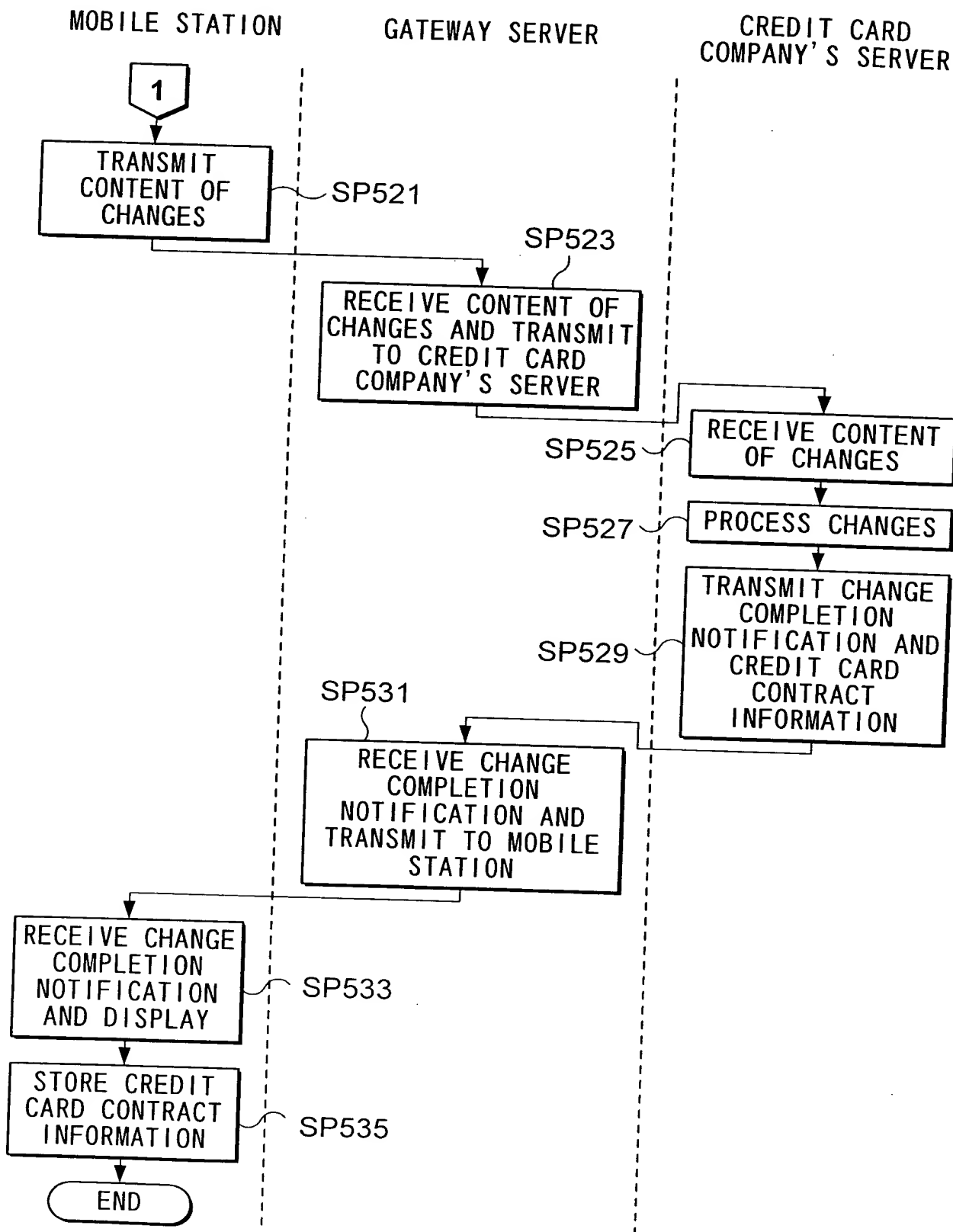


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09/890910

23/32

FIG. 17B



06-07-08

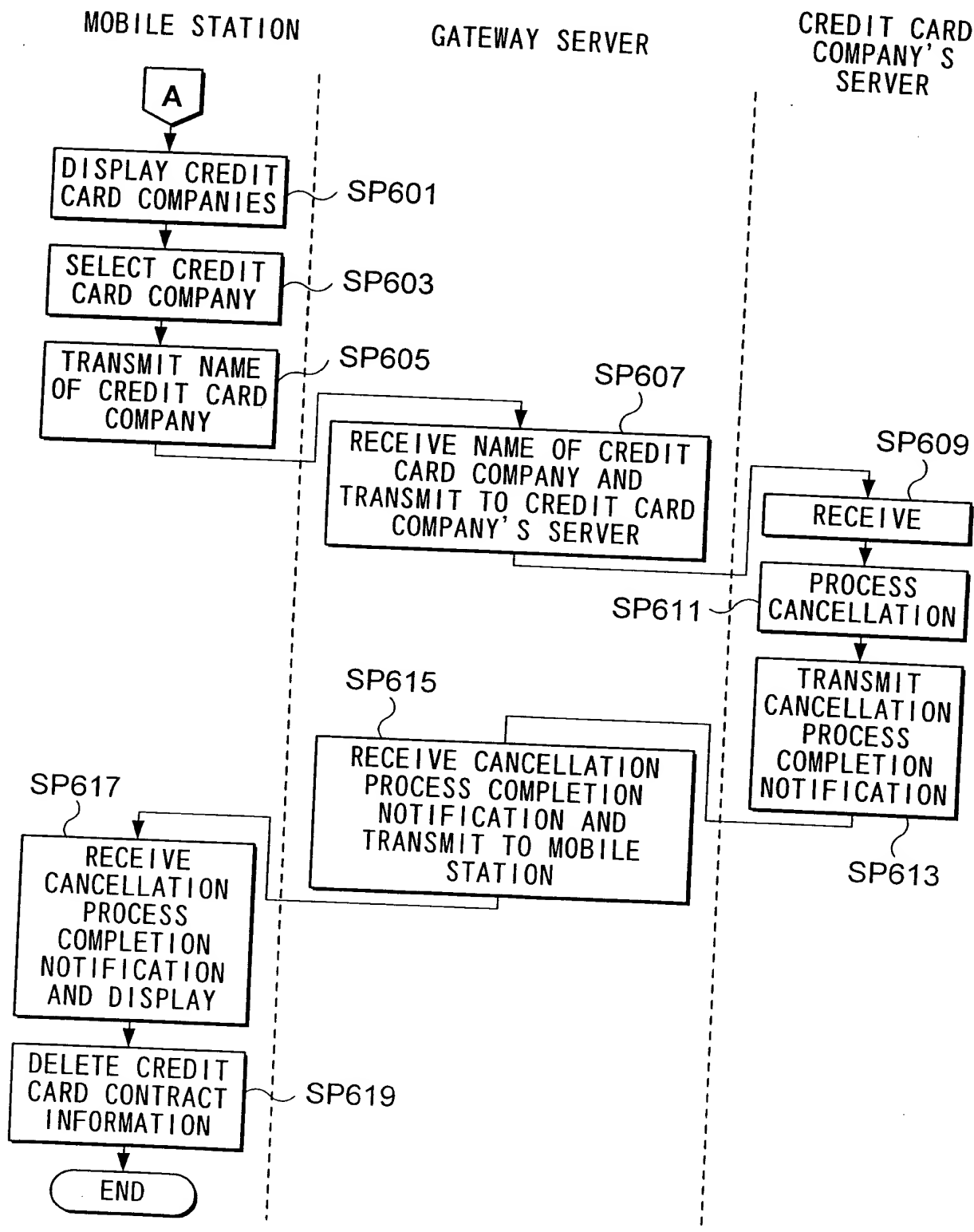
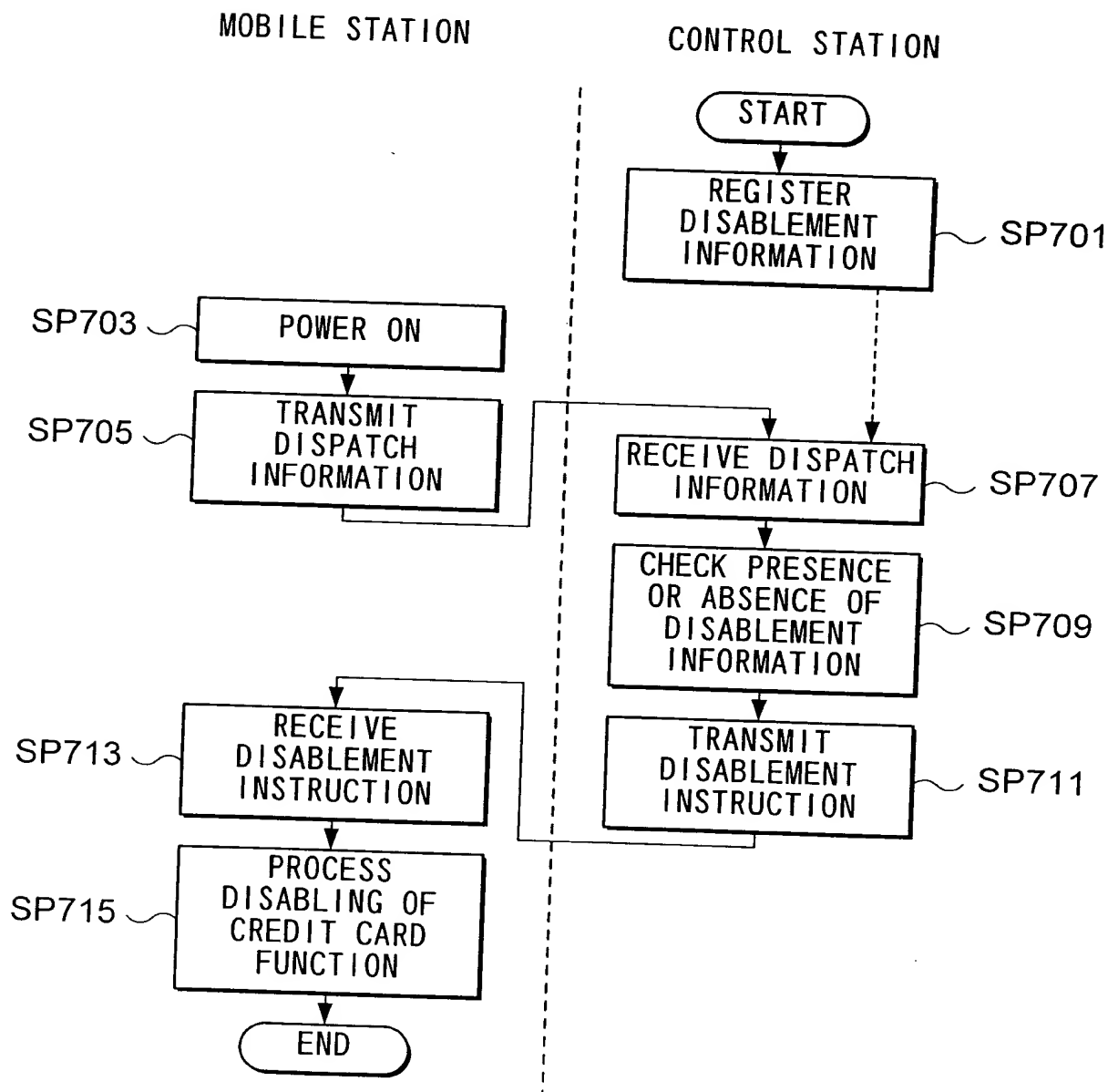


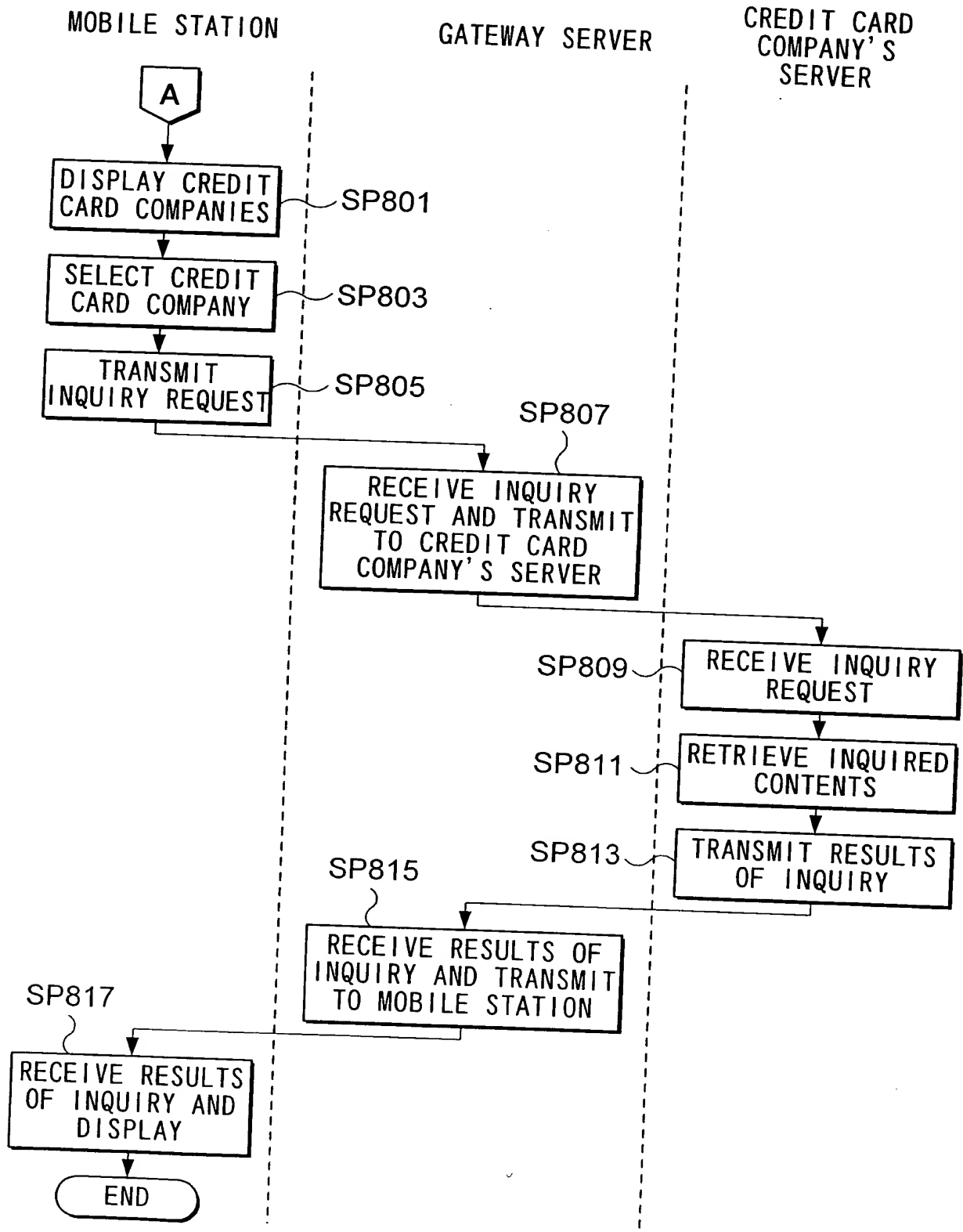
FIG. 19



09/890910

26/32

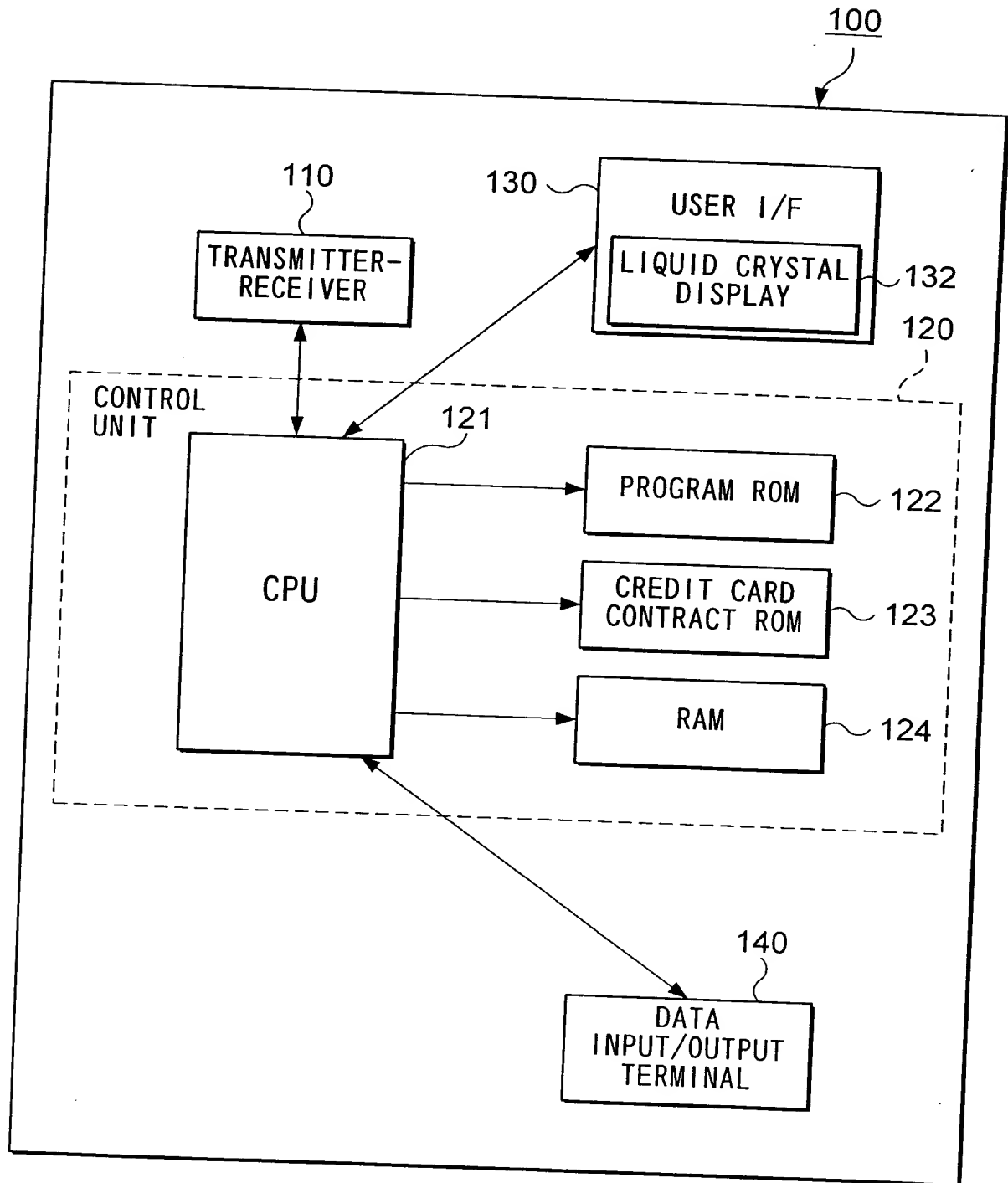
FIG. 20



09/890910

27/32

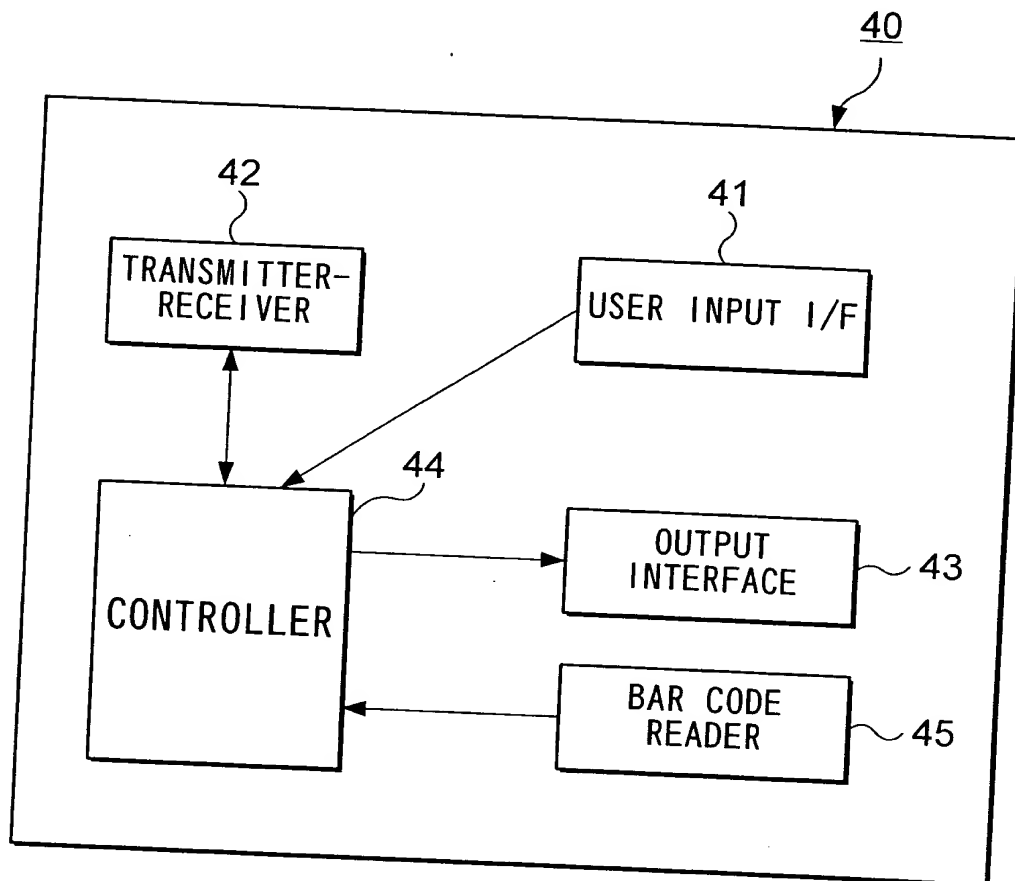
FIG. 21



09/890910

28/32

FIG. 22

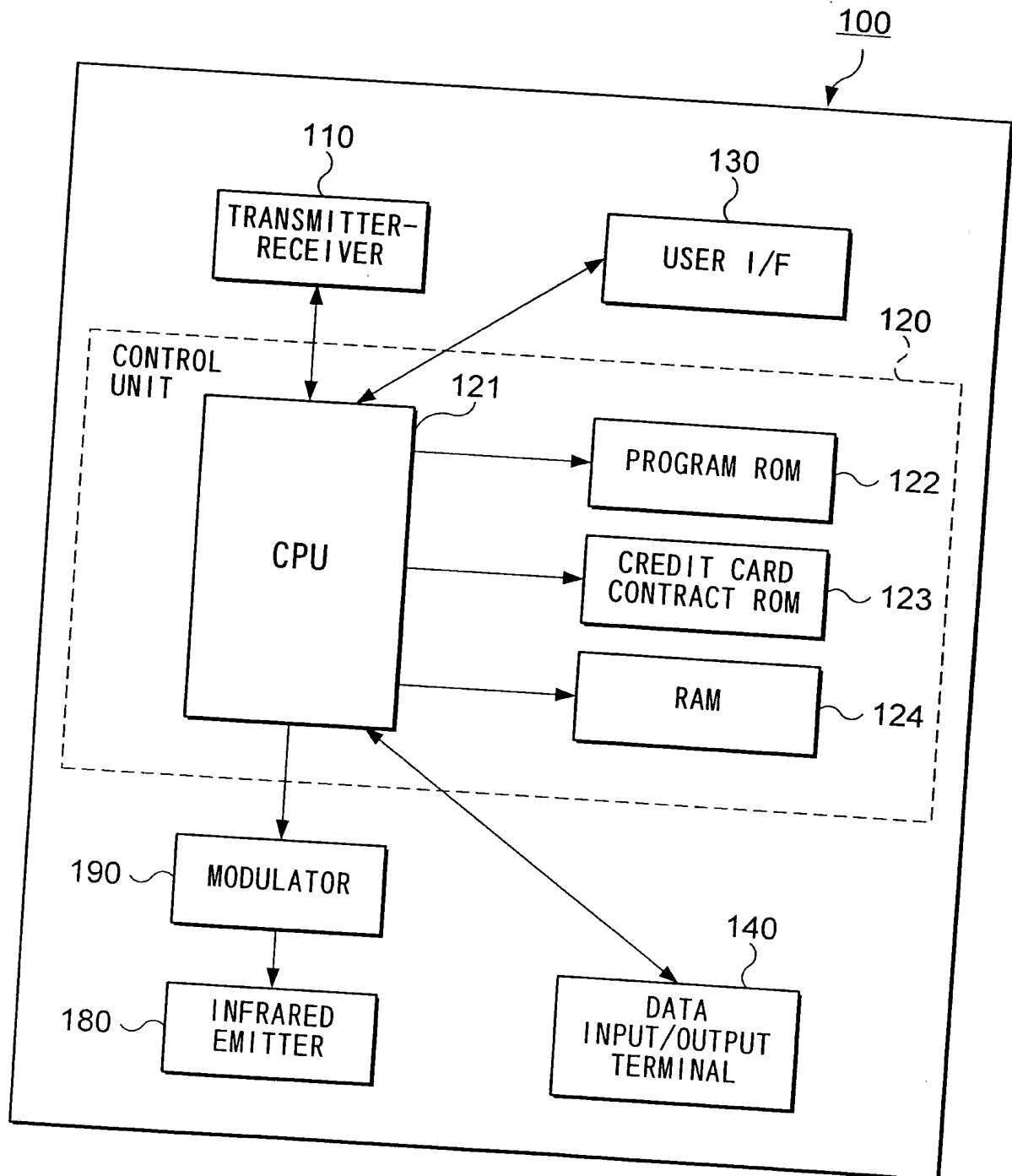


09890910 F0323/3075

09/890910

29/32

FIG. 23



09/890910

30/32

FIG. 24

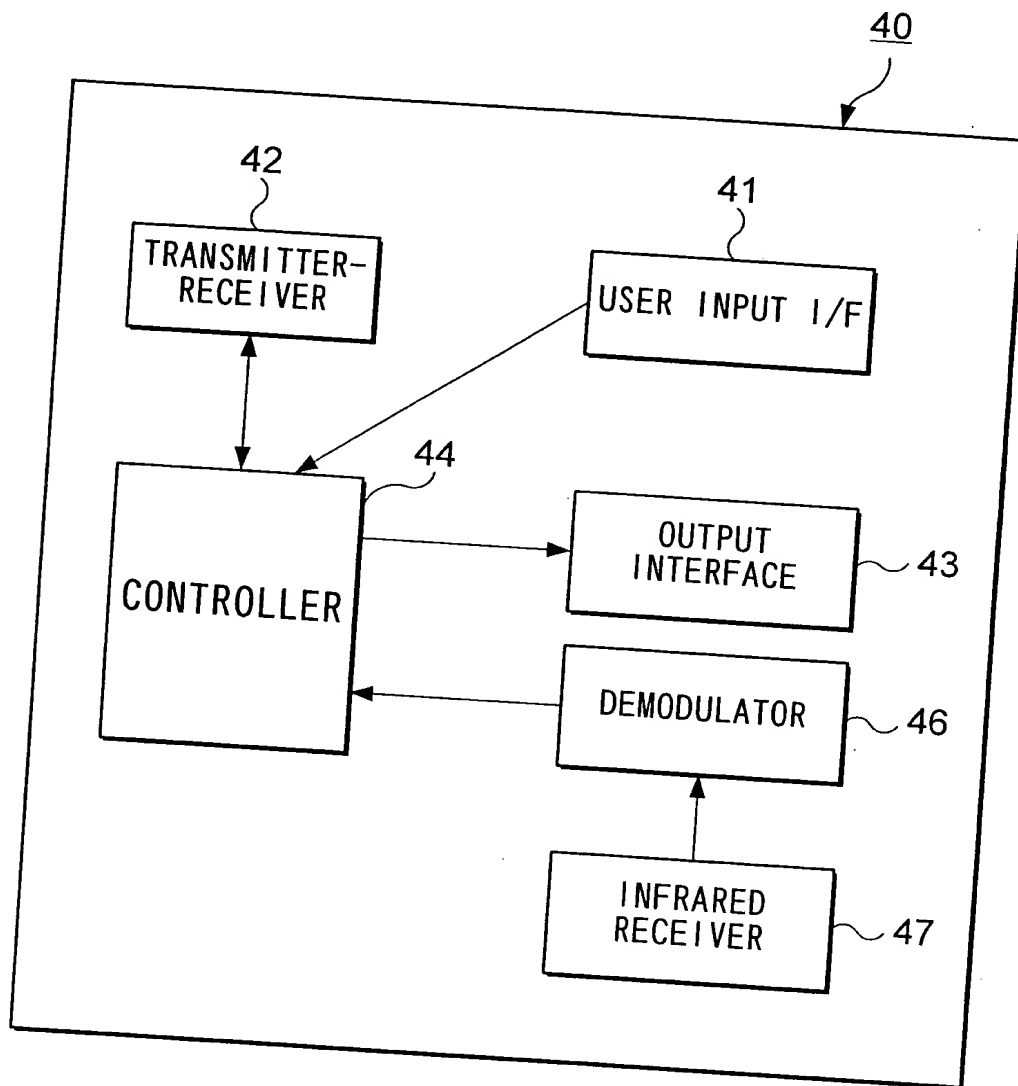
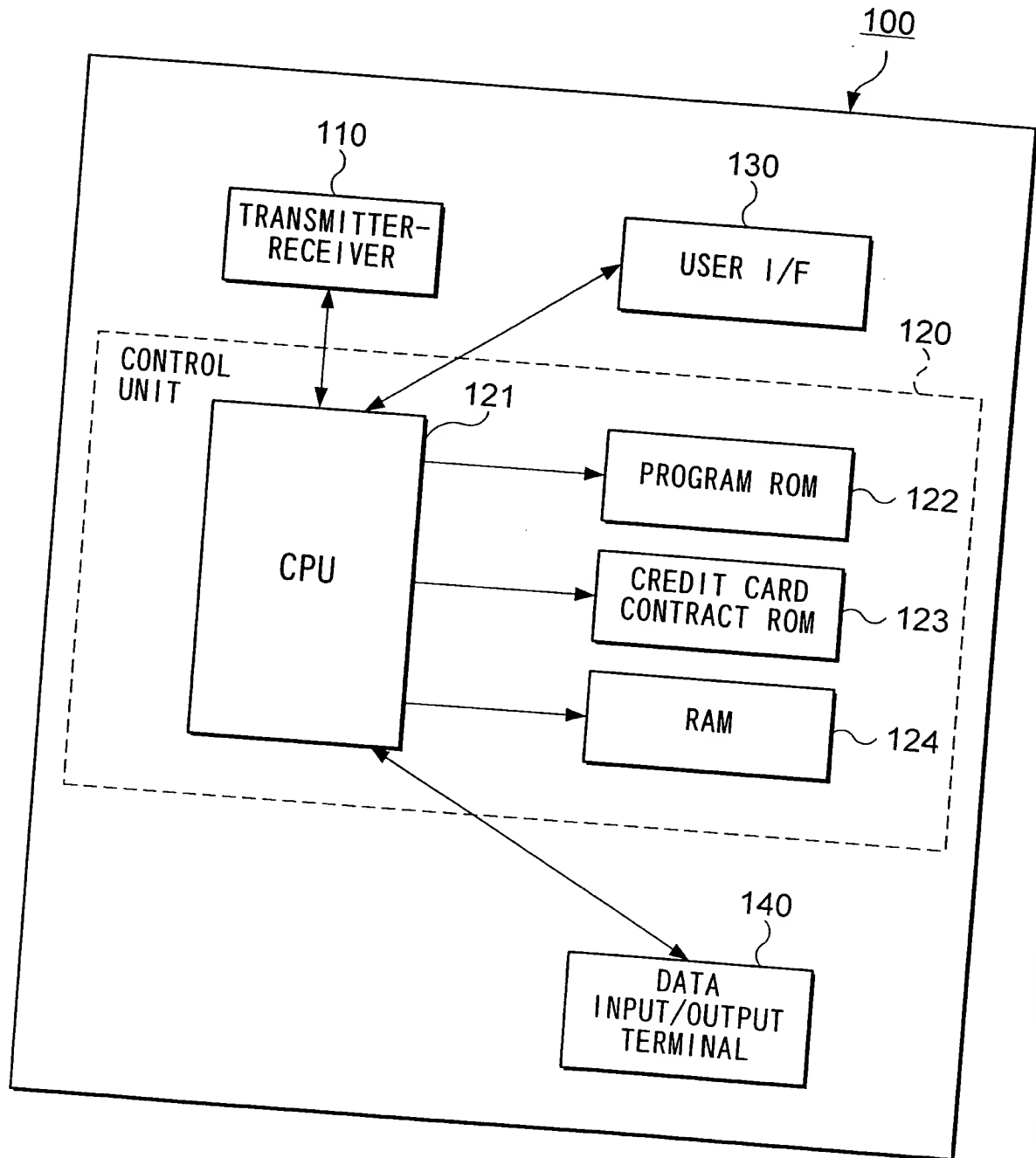


FIG. 25



09890910-00000

32/32

FIG. 26

